



# DHAKURIA CO-OPERATIVE BANK LTD.

68, TANUPUKUR ROAD, DHAKURIA, KOLKATA - 700 031

## APPLICATION FOR HOUSE BUILDING LOAN / LOAN AGAINST PROPERTY

The Chairman / Secretary  
Dhakuria Co-operative Bank Ltd.

Dear Sir,

I / We hereby apply for a Loan of ₹ ..... (Rupees.....)  
.....) only for the following purpose.

- a) Purchase of Ready House/ Ready Ownership Flat.
- b) Purchase of Land and Construction of House.
- c) Construction of House on Land owned by me / us.
- d) Purchase of Flat under Construction by Co-operative Societies, Private Builders or Promoters.
- e) Renovation / Extension / Repair of my Existing House / Flat.
- f) An other purpose Specify.....

I/We undertake to abide by the terms and conditions stipulated by the Bank including creation of mortgage.

\_\_\_\_\_  
Signature of the First Applicant

\_\_\_\_\_  
Signature of the Second Applicant

**(A) PARTICULARS OF THE APPLICANT :**

**First Applicant**

**Second Applicant**  
(Co-borrower if any)

1. Name :
2. Father's / Husband's Name :
3. Residential Address :  
(i) Present :  
  
(ii) Permanent :  
  
Phone No. :
4. Date of Birth & Age :
5. Educational Qualification :
6. Marital Status :  
(Married / Unmarried)

(2)

**First Applicant**

**Second Applicant**  
(Co-borrower if any)

7. Occupation :

If Salaried Person

(i) Name of the present employer with address :

Phone No. :

(ii) Name of past employers with address & length of service :

Phone No. :

(iii) Designation of the applicant

(iv) Date of joining in present service :

(v) Whether confirmed or not :

(vi) Monthly Income :

(vii) Monthly Expenses :

(viii) Date of Retirement :

(ix) Number of Dependent :

8. If Self Employed

(i) Profession with Address :

9. If Business,

(i) Nature of business with address :



(ii) Date of Commencemnt  
of business :

10. Applicant's total income along with  
certified copies of income-tax  
return for the last 3 years. :

11. Particulars of previous HBL  
enjoyed from any bank :

**(B) 1. DETAILS OF ASSETS**

(i) L.I.C. Policies (Surrendered Value) : ₹

(ii) Fixed Deposit : ₹

(iii) N.S.C. / K.V.P. / Share etc. : ₹

(iv) Gold & Silver Ornaments, others : ₹

TOTAL : ₹

**2. DETAILS OF LIABILITIES**

(i) Loan from Friends & Relatives : ₹

(ii) Provident Fund : ₹

(iii) Bank / Financial Institution : ₹

(iv) Others (including employer) : ₹

TOTAL : ₹

(3)

**First Applicant**

**Second Applicant**  
(Co-borrower if any)

3. **PARTICULARS OF DEPOSITS** :

(i) **Savings A/c No.** :

(ii) **Name & Address of Bank & Branch:**

(iii) **Term Deposit Account No.** :

(iv) **Name & Address of Bank & Branch:**

(v) **Deposit with others** :

C. **DETAILS OF LOAN REQUIRED**

(I) **Purpose of Loan** :

(ii) **Total Cost of House / Flat** : ₹ \_\_\_\_\_

(iii) **Margin Contribution** : ₹ \_\_\_\_\_

(iv) **Amount of Loan required** : ₹ \_\_\_\_\_

(v) **Expected period of completion  
of House & flat** :

(vi) **Repayment period** :

(vii) **USE OF FUND (including Bank Loan**

(a) Cost of Land/Flat	₹	_____
(b) Registration & Stamp	₹	_____
(c) Cost of Construction	₹	_____
(d) Cost of alterations additions, repairs etc.	₹	_____
(e) Other expenses (specify)	₹	_____
(f) Contingency	₹	_____
TOTAL ₹		=====

(a) Loan from Bank	₹	_____
(b) Savings	₹	_____
© Loan from PF/ Credit society	₹	_____
(d) Fixed Deposit	₹	_____
© Saving during construction period	₹	_____
(f) Sale proceeds from Shares/KVP/NSC etc.	₹	_____
TOTAL ₹		=====

(viii) Name & Address of the Vendor :

(ix) DETAILED PARTICULARS OF  
THE DWELLING UNIT (House / Flats etc.)

(a) Address with survey No. :

(b) Tenure of Land :  
Free hold / Lease hold

(c) Period of unexpired Lease :

(d) Area of Land :

(e) Gross built up area of flat / house:



(f) Particulars regarding Guarantors :

(g) Signature & Address pf Guarantors  
and their worth :

1. \_\_\_\_\_ Membership No. \_\_\_\_\_

2. \_\_\_\_\_ Membership No. \_\_\_\_\_

**I/We hereby declare that**

- (a) I/We are not owner of a house/flat/suit in my/our name and/or in the name of my spouse and that the house/flat to be purchased/acquired by me/us from the bank loan is for occupation by me/us and my our family member.
- (b) During the pendency of the loan, I/We would not let out the dwelling unit to any others, even for a limited period without permission of the Bank.
- (c) The house/flat to be acquired/purchased is unencumbered and is being made available with vacant possession and without any tenant
- (d) The finance required beyond the Bank loan, shall be met by me us as stated above.
- (e) The various permissions required under the law have been obtained/would be obtained prior to disbursement of the Bank Loan.
- (f) No disciplinary action and or case is pending against me/us in any of the court of law in the country.
- (g) The information given in the application is true to the best of my our knowledge.

**I/We enclose**

- (i) Agreement for sale
- (ii) Estimate of Cost of construction in case of construction/additional & alteration or renovation of house from L.B.S. / L.B.A. or Chartered Engineers.
- (iii) Deeds & Documents. (iv) Salary Certificate / 1. T. return / Form 16

**I/We agree that**

- (i) Bank may change the rate of interest from time to time (Floating rate of interest).
- (ii) Group insurance premium will be borne by me/us.

**Yours faithfully,**

1. \_\_\_\_\_  
**Signature**

Name : \_\_\_\_\_

Member No. \_\_\_\_\_

Primary Security

Equitable Mortgage

Additional Security

1)

2)

2. \_\_\_\_\_  
**Signature**

Name : \_\_\_\_\_

Member No. \_\_\_\_\_

**Sanctioned :**

Amount ₹ .....

Rate of Interest @ .....  
(Floating)

Repayment Period .....

EMI .....

\_\_\_\_\_  
**Convener of Sub-committee**

\_\_\_\_\_  
**CHAIRMAN / SECRETARY**

Priority	Non-Priority	Weaker